

## ABSTRACT

5 The present invention relates to a mobile terminal and  
a repository for providing access independent global roaming between  
heterogeneous networks. The invention solves this problem and provides  
policy enforcement and service transparency when terminals roam between  
different heterogeneous networks. By providing a policy enforcement point  
associated with the terminal, and by concerning the transport mechanism  
between terminals and servers as a packet pipe, adding no extra value  
except transport and Quality of Service classification thereof. The payment  
10 for access and services can be separated and access may be paid in real-  
time by an anonymous payment method. In accordance with the invention,  
the terminal becomes more like a personal profile manager, managing rights  
to services and access. The ability to purchase access opens the  
possibility for the terminal to act as an e-commerce platform, and the  
15 subscriber can access any network any time since access is paid for in  
real time.

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